

Royal Bank of Scotland plc

Number of complaints opened
by volume of business

Product / Service Grouping	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	% closed within 3 days	% closed after 3 days but within 8 weeks	% upheld	Main cause of complaints opened
Banking and credit cards	2.42 per 1,000 accounts	N/A	16,005	15,539	25%	69%	76%	Errors / not following instructions
Home finance	7.76 per 1,000 balances outstanding	N/A	1,192	1,161	24%	57%	70%	Errors / not following instructions
Insurance and pure protection	0.02 per 1,000 policies in force	N/A	68	71	42%	45%	52%	Unclear guidance/ arrangement
Decumulation and pensions	1.45 per 1,000 policies in force	N/A	6	6	0%	50%	67%	Unsuitable advice
Investments	0.61 per 1,000 client accounts	N/A	34	35	3%	83%	60%	Other general admin/customer service
Credit related	5.20 per 1,000 loan accounts	N/A	1,195	1,202	N/A	N/A	69%	N/A

To put the above figures into context:

- In H2 2023, complaints made to the Bank were up ~4.4% compared to H1 2023.
- Our 16,005 banking and credit card complaints stem from our seven million accounts. This works out as two complaints per 1,000 relevant accounts.
- For every 1,000 home finance loans that we had outstanding, we received eight complaints.
- PPI complaints represent 50% of the general insurance and pure protection category.